

Table 1. Households Owning Asset Types, by Selected Characteristics: 1984

(Excludes persons in group quarters. For meaning of symbols, see text)

Characteristic	Number of households (thousands)	Percent owning—				
		Interest-earning assets at financial institutions ¹	Other interest-earning assets ²	Regular checking accounts	Stocks and mutual fund shares	Own business or profession
Total	86,790	71.8	8.5	53.9	20.0	12.9
Race and Spanish Origin of Householder						
White	75,343	75.4	9.4	56.9	22.0	14.0
Black	9,509	43.8	2.1	32.0	5.4	4.0
Spanish origin ⁴	4,162	50.8	2.0	36.6	7.5	9.6
Age of Householder						
Less than 35 years	25,730	64.5	4.8	50.6	13.1	10.3
35 to 44 years	17,393	72.4	7.9	59.0	22.9	18.3
45 to 54 years	12,596	72.9	9.1	60.0	23.1	19.7
55 to 64 years	12,920	76.0	11.5	55.4	25.5	15.1
65 years and over	18,151	77.5	11.6	48.5	21.1	5.1
65 to 69 years	5,668	78.2	13.5	49.0	22.9	7.0
70 to 74 years	5,014	75.7	10.0	49.5	19.3	5.7
75 years and over	7,468	78.3	11.2	47.3	20.8	3.2
Education of Householder						
Less than 12 years	24,736	57.6	3.6	41.9	8.5	8.6
High school: 4 years	27,454	70.9	6.2	56.4	16.6	11.7
College: 1 to 3 years	17,171	77.3	8.7	60.1	23.4	14.2
4 or more years	17,430	87.7	18.7	60.9	38.4	19.7
Type of Household						
Married-couple households	50,606	78.2	9.6	59.5	24.4	17.6
Age of spouse:						
Less than 35 years	16,797	72.0	5.8	57.2	16.8	15.3
35 to 54 years	19,820	79.6	9.8	65.1	27.9	23.3
55 to 64 years	7,974	82.9	13.4	55.8	29.9	16.0
65 years and over	6,015	84.8	14.7	51.9	26.9	7.6
Other household type:						
Male householder	12,588	65.0	8.1	46.7	15.4	10.4
Less than 35 years	5,403	64.1	5.4	47.9	12.5	9.5
35 to 54 years	3,554	63.5	8.4	48.5	17.3	15.3
55 to 64 years	1,398	60.0	10.5	43.6	15.9	9.9
65 years and over	2,233	72.9	12.8	42.8	19.2	5.3
Female householder	23,596	61.5	6.2	45.9	13.1	4.0
Less than 35 years	6,471	49.6	3.2	40.4	7.4	3.2
35 to 54 years	5,922	57.1	6.0	48.7	12.5	6.1
55 to 64 years	3,148	64.9	7.3	47.3	19.0	6.9
65 years and over	8,055	73.0	8.3	47.6	15.8	2.1
Labor Force Activity of Householders Under 65 Years						
Total	68,639	70.2	7.6	55.4	19.8	14.9
With labor force activity	60,186	72.8	7.7	58.0	20.5	16.6
With job entire period	53,751	75.7	8.2	60.0	21.9	17.8
With job part of period	4,380	57.6	5.1	49.9	10.6	8.1
No job during period, spent time looking, or on layoff	2,055	29.4	2.5	24.6	6.2	2.0
No labor force activity	8,453	52.1	6.9	36.3	14.2	3.5
Pension Plan Coverage of Employed Householders 25 Years and Over						
Total	48,321	75.0	8.0	59.2	21.9	7.5
Employer does not have plan	14,193	63.4	5.7	55.1	14.0	7.2
Employer has plan	34,128	79.8	8.9	60.9	25.2	7.6
Not covered by plan	4,792	70.6	6.3	54.5	15.9	7.9
Covered by plan	29,335	81.3	9.4	61.9	26.7	7.6
Not vested	8,774	79.0	6.8	59.2	21.3	7.2
Vested	20,561	82.3	10.5	63.1	29.0	7.8

See footnotes at end of table.

Table 1. Households Owning Asset Types, by Selected Characteristics: 1984—Continued

(Excludes persons in group quarters. For meaning of symbols, see text)

Characteristic	Percent owning—							
	Motor vehicles	Own home	Rental property	Other real estate	Mortgages	U.S. savings bonds	IRA or KEOGH accounts	Other assets ³
Total	85.8	64.3	9.8	10.0	2.9	15.0	19.5	3.5
Race and Spanish Origin of Householder								
White	88.5	67.3	10.1	10.9	3.3	16.1	21.4	3.9
Black	65.0	43.8	6.6	3.3	0.1	7.4	5.1	0.7
Spanish origin ⁴	74.6	39.9	6.6	5.8	1.1	6.1	9.1	1.1
Age of Householder								
Less than 35 years	87.5	40.3	3.8	5.2	0.7	13.0	10.3	2.2
35 to 44 years	91.7	69.3	10.0	10.4	2.0	17.8	21.6	3.9
45 to 54 years	91.6	77.7	14.3	15.4	3.2	17.5	31.4	5.7
55 to 64 years	89.1	80.2	15.4	15.9	5.1	18.3	38.9	4.6
65 years and over	71.4	73.0	10.8	8.4	5.2	11.3	8.5	2.9
65 to 69 years	83.7	78.7	11.8	12.0	5.3	13.7	17.5	3.7
70 to 74 years	76.6	72.1	10.2	7.9	6.3	11.7	5.5	2.9
75 years and over	58.6	69.3	10.5	6.1	4.3	9.2	3.8	2.2
Education of Householder								
Less than 12 years	73.5	62.1	7.6	6.5	1.9	9.0	8.6	1.4
High school: 4 years	88.9	65.1	8.8	9.5	2.4	15.7	18.1	2.6
College: 1 to 3 years	91.3	61.1	9.0	10.6	3.5	16.4	20.6	3.8
4 or more years	92.9	69.4	15.1	15.0	4.6	21.2	36.2	7.7
Type of Household								
Married-couple households	95.9	77.2	11.8	13.3	3.4	18.9	25.1	4.4
Age of spouse:								
Less than 35 years	96.0	60.1	6.0	7.9	1.3	16.7	12.9	2.9
35 to 54 years	97.1	84.7	14.4	16.0	3.1	21.5	32.6	5.6
55 to 64 years	95.9	89.2	16.9	18.4	5.8	20.4	42.9	5.7
65 years and over	91.7	84.3	12.5	12.5	6.7	14.7	11.2	3.1
Other household type:								
Male householder	81.9	41.5	7.4	6.9	1.8	10.3	14.4	3.0
Less than 35 years	86.1	24.5	3.6	3.2	0.7	9.7	10.0	2.4
35 to 54 years	84.4	50.8	10.6	10.6	1.7	12.0	21.5	4.0
55 to 64 years	80.5	56.3	13.5	11.1	2.1	9.6	26.2	3.7
65 years and over	68.3	58.5	8.0	7.2	4.6	9.5	6.1	2.2
Female householder	66.1	48.8	6.6	4.6	2.6	9.2	10.3	1.9
Less than 35 years	70.3	17.7	1.7	2.4	0.3	7.7	6.7	1.2
35 to 54 years	76.9	50.5	6.5	5.4	2.3	10.3	15.7	1.7
55 to 64 years	74.3	67.4	9.5	7.7	4.7	12.3	24.6	3.6
65 years and over	51.7	65.5	9.6	4.5	3.9	8.3	3.8	1.9
Labor Force Activity of Householders Under 65 Years								
Total	89.6	62.0	9.5	10.4	2.3	16.0	22.4	3.7
With labor force activity	92.2	62.9	9.7	10.5	2.1	17.0	23.7	3.9
With job entire period	93.8	65.4	10.1	11.1	2.2	17.9	25.3	4.1
With job part of period	87.6	45.4	6.7	5.9	1.5	10.3	12.0	3.2
No job during period, spent time looking or on layoff	60.9	36.8	4.8	3.0	1.0	7.5	6.7	0.3
No labor force activity	70.7	55.6	8.2	9.9	4.0	9.4	13.7	2.2
Pension Plan Coverage of Employed Householders 25 Years and Over								
Total	93.3	66.3	9.0	10.3	2.0	18.3	24.6	3.9
Employer does not have plan	89.9	56.6	7.8	7.6	2.2	10.9	18.5	2.8
Employer has plan	94.7	70.3	9.5	11.3	1.8	21.4	27.2	4.3
Not covered by plan	89.1	50.2	6.8	7.6	1.8	12.8	16.6	3.8
Covered by plan	95.6	73.6	9.9	11.9	1.9	22.9	28.9	4.4
Not vested	94.2	62.6	8.1	9.8	1.5	21.1	21.9	2.8
Vested	96.2	78.3	10.7	12.8	2.0	23.6	31.9	5.1

See footnotes at end of table.

Table 1. Households Owning Asset Types, by Selected Characteristics: 1984—Continued

(Excludes persons in group quarters. For meaning of symbols, see text)

Characteristic	Number of households (thousands)	Percent owning—				
		Interest-earning assets at financial institutions ¹	Other interest-earning assets ²	Regular checking accounts	Stocks and mutual fund shares	Own business or profession
Monthly Household Income						
Less than \$900	22,297	47.7	2.7	37.7	6.4	7.9
\$900 to \$1,999	26,599	70.3	6.3	52.6	13.5	10.5
\$2,000 to \$3,999	27,173	84.7	9.8	63.1	26.1	14.2
\$4,000 and over	10,720	92.7	22.7	67.6	49.2	26.0
Tenure						
Owner	55,820	80.2	10.8	59.8	26.0	16.0
Renter	30,970	56.5	4.3	43.3	9.2	7.3
Household Net Worth						
Negative or zero	9,529	30.4	0.8	28.5	2.6	4.5
\$1 to \$4,999	13,268	51.2	1.4	44.8	3.5	4.5
\$5,000 to \$9,999	5,564	66.9	3.2	55.9	9.9	7.8
\$10,000 to \$24,999	10,738	72.6	4.7	56.8	11.9	9.2
\$25,000 to \$49,999	12,556	76.5	6.1	61.1	16.6	11.0
\$50,000 to \$99,999	16,715	86.0	9.0	61.6	25.2	13.5
\$100,000 to \$249,999	13,286	92.3	17.8	59.8	41.8	22.0
\$250,000 to \$499,999	3,481	93.8	31.2	58.1	54.9	37.9
\$500,000 and over	1,654	94.2	42.1	60.0	65.8	51.9
Region						
Northeast	18,533	77.4	8.7	50.7	22.2	10.7
Midwest	22,141	74.6	8.9	54.2	20.6	13.4
South	29,430	64.5	7.4	55.0	17.5	13.0
West	16,686	74.4	9.6	55.3	21.3	14.5

See footnotes at end of table.

Table 1. Households Owning Asset Types, by Selected Characteristics: 1984—Continued

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Characteristic	Percent owning—							
	Motor vehicles	Own home	Rental property	Other real estate	Mortgages	U.S. savings bonds	IRA or KEOGH accounts	Other assets ³
Monthly Household Income								
Less than \$900	62.3	42.5	5.4	4.1	1.5	5.2	4.5	0.9
\$900 to \$1,999	89.5	60.4	7.6	8.1	2.3	12.7	11.7	2.1
\$2,000 to \$3,999	96.9	76.4	10.5	12.5	3.4	20.7	26.4	3.9
\$4,000 and over	97.2	88.7	22.4	20.6	6.2	27.1	52.8	11.5
Tenure								
Owner	92.7	100.0	13.6	13.0	3.9	18.4	25.7	4.5
Renter	73.3	(X)	2.8	4.6	1.2	9.0	8.5	1.8
Household Net Worth								
Negative or zero	46.0	7.9	0.6	0.8	0.3	5.5	2.8	0.8
\$1 to \$4,999	83.5	12.4	0.6	1.0	0.2	6.8	3.4	0.8
\$5,000 to \$9,999	89.9	38.6	1.5	3.8	0.6	11.7	9.7	1.4
\$10,000 to \$24,999	90.9	68.1	3.3	6.4	1.1	13.1	11.2	2.2
\$25,000 to \$49,999	89.8	87.2	5.8	8.5	1.6	16.5	15.3	2.2
\$50,000 to \$99,999	92.9	93.3	10.9	11.9	3.0	19.6	25.6	3.0
\$100,000 to \$249,999	94.2	94.6	23.7	21.4	6.9	24.2	42.7	7.1
\$250,000 to \$499,999	96.6	94.5	38.5	29.6	12.6	19.3	49.1	13.2
\$500,000 and over	94.7	94.3	52.5	37.4	16.8	20.0	54.6	22.4
Region								
Northeast	78.5	61.0	9.1	7.3	1.3	19.9	23.8	2.5
Midwest	88.2	68.1	10.4	10.6	2.4	17.0	20.5	3.8
South	87.0	66.6	8.6	11.1	2.9	12.3	15.0	3.2
West	88.6	59.0	11.7	10.3	5.4	11.8	21.6	4.9

¹Includes passbook savings accounts, money market deposit accounts, certificates of deposit, and interest-earning checking accounts.²Includes money market funds, U.S. Government securities, municipal and corporate bonds, and other interest-earning assets.³Includes unit trusts and other financial investments.⁴Persons of Spanish origin may be of any race.